## UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF MICHIGAN

In re: TH Holton and JoAnn Holton,

Case No. 18-03670-jtg

Chapter 13

Debtors.

## DEBTORS' MOTION TO VOLUNTARILY DISMISS CHAPTER 13 CASE

The Debtors, by and through their attorneys, Andersen Ellis & Shephard, ask the Court to dismiss this case in accordance with 11 U.S.C. §1307(b). The Debtors state the following in support of this request:

- 1. This case was filed on August 27, 2018. The plan has not yet been confirmed. This case has never been converted, dismissed, or reinstated.
- 2. The Debtors no longer desire the protection of chapter 13 bankruptcy.
- 3. The Debtors understand that if they dismiss this case, they will still owe all of their debts, they will not receive a discharge, all creditors will be free to pursue their remedies against the Debtors, and that these remedies may include repossession, foreclosure, lawsuits, garnishments, collection, adding interest and penalties to debts, and seizing assets.
- 4. The Debtors understand that if a motion for relief from stay was filed in this case, they must wait 180 days to file a new case. 11 U.S.C. §109(g)(2).
- 5. The Debtors understand that if they dismiss this case and then file a new bankruptcy case, it is possible that they will not be able to obtain the protection afforded by the automatic stay in the new case because of this previous case. 11 U.S.C. §362(c)(3).
- 6. The Debtors understand that this list is not intended to be complete or exhaustive, and that there may be other consequences of voluntarily dismissing this case that are not specifically identified in this motion.

For these reasons, the Debtors ask the Court to dismiss this case.

Date: 12-17-18

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TH Holton

JoAnn Holton

Andersen Ellis & Shephard

Date: 12-17-18

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